

In the Claims:

1. (previously presented) A computerized method of tracking and using first and second point-to-credit conversion rates to convert respectively a user's first and second loyalty program award points to system-wide credits , said method comprising the steps of:

(a) obtaining the number of loyalty program award points awarded to a user under the first and second loyalty programs, the first loyalty program points differing in value from the second loyalty program points;

(b) using the first and second point-to-credit conversion rates to convert respectively the user's first and second loyalty program award points into system-wide credits, each of the system-wide credits being of a common value;

(c) providing to the user on-line access to at least one vendor that provides discounts for its products and/or services based on the number of system-wide credits that a user has;

(d) enabling the vendor to determine for each of its products and/or services the number of system-wide credits required for the user to select and acquire the selected one of the vendor's products and/or services, and the amount of the discount off of the price of the selected one of the products or services; and

(e) enabling the vendor to apply the discount to the price of one of the products or services selected by the user if the user has accumulated at least the number of system-wide credits set by the vendor.

2. (cancelled)
3. (cancelled)
4. (cancelled)
5. (cancelled)
6. (cancelled)
7. (cancelled)
8. (previously presented) The method of claim 1 further comprising the step of updating the number of the user's system-wide credits after the purchase of a product and/or service by the user.
9. (cancelled)
10. (cancelled)
11. (cancelled)
12. (cancelled)
13. (cancelled)
14. (previously presented) The method of claim 1 further including the step of displaying the current number of the user's system-wide credits to the user.

15. (previously presented) The method of claim 1 further comprising the steps of updating the number of the points of at least one of the user's first and second loyalty programs.

16. (cancelled)

17. (cancelled)

18. (previously presented) The method of claim 33 including the further steps of providing the information regarding the products and/or services for sale to the user via communication with the one vendor of the products or services.

19. (cancelled)

20. (previously presented) The method of claim 33 including the further step of allowing the user to register with at least one of the plurality of loyalty programs as a member via an on-line registration form.

21. (cancelled)

22. (previously presented) The method of claim 33 wherein the step of converting the user's award points into the system-wide credits comprises calculating from the user's award points in each of the first and second loyalty programs a proportionate number of the system-wide credits.

23. (previously presented) A computerized system for managing a plurality of loyalty programs utilizing the internet to accumulate the award points issued by the plurality

of loyalty programs and to redeem the award points for items as selected by a user, the award points of at least one of the plurality of loyalty programs differing in value from the award points of another loyalty program of the plurality, said system comprising:

- a) means for converting the user's award points issued by the plurality of loyalty programs into system-wide credit, each credit being of a common value;
- b) a credits database for storing the balance of each of the system-wide credits for each user associated with at least one of the plurality of loyalty programs;
- c) a first interactive communication means connected to said credits database;
- d) a second interactive communication means connected to at least one of a plurality of vendors of items offered to the user to enable the user to select at least one of the items; and
- e) means for enabling the one vendor to access via said first interactive communication means at least one of the balances of the system-wide credits stored in said credits database, whereby the one vendor can control the number of the one user's balance of system-wide credits that is required to enable a transaction involving the acquiring of selected items offered to the one user.

24. (cancelled)

25. (previously presented) The computerized system of claim 23 further comprising a plurality of interactive communication means connected to at least one of the

plurality of vendors for distributing to the user the items offered for exchange by the one vendor.

26. (previously presented) The computerized method of claim 1, wherein the user is enabled to receive loyalty program award points from a selected one of the plurality of loyalty programs.

27. (previously presented) The computerized system of claim 23, wherein there is included means for enabling the user to select the number of system-wide credits from each of the loyalty programs and to redeem the items as selected by the user.

28. (previously presented) The computerized system of claim 23, wherein there is included a plurality of loyalty program databases, each database associated with a corresponding one of the plurality of loyalty programs and includes a plurality of files, each file storing a point balance for a corresponding one of the users.

29. (previously presented) The computerized system of claim 23, wherein the vendor is enabled to determine whether a user's transaction is eligible to be exchanged for system-wide credits.

30. (previously presented) The computerized system of claim 23, wherein there is included means for enabling each of the plurality of vendors to determine the number of system-wide credits for which an item is eligible to be exchanged.

31. (previously presented) The computerized system of claim 23, wherein there are means to enable the vendor to determine the number of system-wide credits that are required to achieve a desired discount for the user.

32. (previously presented) The computerized system of claim 23, wherein there is included a user terminal for displaying to the user the number of credits needed to satisfy a transaction proposed by the user.

33. (previously presented) A computerized method of tracking and using first and second points-to-credits conversion rates to convert respectively a user's first and second loyalty points to system-wide credits, each system-wide credit being of a common value, whereby the user can select and request at least one item offered by at least one vendor, said method comprising the steps of:

a) obtaining the number of loyalty program award points awarded to a user under each of the first and second loyalty programs, the first loyalty program points differing in value from the second loyalty program points;

b) using the first and second points-to-credit conversion rates to convert respectively the user's first and second loyalty program award points to system-wide credits;

c) transmitting to the one vendor a request from the user for the one requested item; and

d) enabling the one vendor in its sole discretion to respond to the item request to determine the amount of a discount from the cost of the requested item independent of the number of system-wide credits accumulated by the user.

34. (previously presented) The method of claim 33, further comprising the step of enabling the one vendor to determine for each of its items the predetermined number of system-wide credits required to permission the user to request the corresponding item.

35. (previously presented) The method of claim 34, further comprising the step of enabling the one vendor in its sole judgment to set the predetermined number of system-wide credits required to permission the user to request the corresponding item.

36. (previously presented) The method of claim 35, further comprising the step of enabling the vendor to access the number of system-wide credits accumulated by the user and, if the number of system-wide credits accumulated by the user is not less than the predetermined number of system-wide credits, permissioning the one vendor to enable the user to transmit to the one vendor the user's request for the corresponding item.

37. (previously presented) The method of claim 36, further comprising the step of applying the predetermined discount to the price of the one item selected by the user.

38. (new) A computerized method of tracking and awarding points of at least one loyalty point program to a member of the one loyalty point program, said method comprising the steps of:

- a) determining the total number of points awarded to the one member of the one loyalty point program;
- b) converting the total number of points awarded to a credit;
- c) providing the member access over a communications network to at least one vendor offering for sale at a discount at least one item having a predetermined price;
- d) enabling the vendor in its sole discretion to set the discount for its one item;
- e) applying the discount to the predetermined price to provide a discounted price for the one item; and
- f) rendering the one user eligible to sell the one item if the credit is greater than the discounted price of the one item.

39. (new) The method of tracking and awarding points as claimed in claim 38, wherein the credit comprises the value of the total number of points awarded to the one member.

40. (new) The method of tracking and awarding points as claimed in claim 38, wherein the discount is based on the credit.

41. (new) The method of tracking and awarding points as claimed in claim 38, wherein the step b) of converting the user's awarded points into the credit comprises the sub step of calculating from the user's awarded points of the one loyalty program a proportionate number of a system-wide credit.



42. (new) The method of tracking and awarding points as claimed in claim 38, wherein the step b) of converting the user's awarded points into the credit includes the sub step of converting the user's awarded points into each of a plurality of loyalty programs.

43. (new) The method of tracking and awarding points as claimed in claim 38, wherein there is included a plurality of loyalty point programs, each of which awards points to the member.

44. (new) The method of tracking and awarding points as claimed in claim 43, wherein said step of determining the number of points awarded to the member from at least one loyalty program includes the sub step of determining the number of award points awarded under each loyalty program.

45. (new) The method of tracking and awarding points as claimed in claim 38, wherein there is further included the steps of determining if the member is eligible, the member selects the item to be purchased and a message is transmitted over the communications network to the one loyalty program to effect the redemption of the item discounted price.

46. (new) The method of tracking and awarding points as claimed in claim 38, wherein step b) comprises a sub step of converting the member's awarded points from a plurality of loyalty programs of the member.

47. (new) A computerized method of determining whether a user is eligible to be awarded first and second loyalty points from at least first and second loyalty point programs

respectively, the value of the first points differs from the value of the second points, the user being a member of both of the first and second loyalty point programs, a vendor offering for sale various items, each of the plurality of items having a predetermined price, said method comprising the steps of:

- a) providing the user access over a communications network to a vendor to select at least one of the pluralities of items and determining the item's predetermined price;
- b) selecting first the first loyalty program as a source of first points with which to purchase the selected item;
- c) converting the selected first points to system points and determining the first value of the converted system points;
- d) determining the eligibility of the user to receive the selected item to be purchased by the user by comparing the predetermined price of the selected item with the value of the system points and, if the value of the system points is greater than the predetermined price of the selected item, proceed to purchase the selected item for the user; and
- e) if the value of the system points is less than the price of the selected item, selecting second the second loyalty point program as a source of second points with which to purchase the selected first item.

48. (new) The computerized method of determining as claimed in claim 47, wherein there is further included the steps of:

a) converting the selected second points to system points and determines the value of the converted system points;

b) adding the first and second values of points to provide a composite point value;

c) determining again the eligibility of the user to receive the selected item to be purchased by the user by comparing the predetermined price of the selected item with the composite point value and, if the composite point value is greater than the predetermined price of the selected item, proceed to purchase the selected item for the user.

49. (new) The computerized method of determining as claimed in claim 48, wherein if the composite point value is less than the predetermined price of the item, proceed to repeat steps b, c, d and e of claim 10, until there are no further loyalty point program to be selected as a source of points with which to purchase the selected item.